

### REMARKS

This application has been reviewed in light of the Office Action dated August 31, 2009. Applicants respectfully request favorable consideration in light of the foregoing amendments and the following remarks.

Claims 30-53 are presented for examination, of which claims 30, 38, and 46 are in independent form. The independent claims have been amended to clarify certain features of the invention. Support for the amendments may be found at, for example, paragraphs [0003] and [0028] of the originally-filed specification. Accordingly, no new matter has been added by any amendment.

Claims 30-53 remain rejected under § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2001/0049632 to Rigole ("*Rigole*"), in view of U.S. Patent Application Publication No. 2002/0029188 to Schmid ("*Schmid*"), and in further view of U.S. Patent No. 6,014,644 to Erickson ("*Erickson*"). Applicants submit that amended independent claims 30, 38, and 46, together with the claims depending from them, are patentable over the cited art for at least the following reasons.

Independent claim 30 recites a method for facilitating a request for quotes from a plurality of request for quote (RFQ) providers. The method includes several steps that involve RFQ providers, such as transmitting user data to the plurality of RFQ providers, enrolling a user with the plurality of RFQ providers, and sending a notification to the user from at least one of the providers. Broadly speaking, an RFQ provider can act as an intermediary between customers and suppliers by providing a customer's RFQ to multiple suppliers; one aspect of the invention is that customers can be enrolled with multiple RFQ providers to allow for wide distribution of their RFQs. Paragraph [0003] of the specification states that an RFQ provider requests quotes

from one or more suppliers and, in turn, users enrolled with an RFQ provider can receive quotes from the suppliers via the RFQ provider. Claim 30 has been amended to expressly recite these features of RFQ providers, namely, that each of the plurality of RFQ providers requests quotes from a plurality of suppliers and sends quotes to a plurality of users.

The Office Action rejects claim 30 based primarily on *Rigole*, which discloses an Interchange Party Computer System (IPCS). This system provides a way for consumers to request service from various service providers, as discussed by *Rigole* at paragraphs [0057], [0063], [0073], and [0074]. The central component of this system is the IPCS, through which the consumers and service providers communicate. Consumers send user data to the IPCS; the consumer data can include an RFQ. Service providers send service provider data to the IPCS. This data can include information service programs offered by the provider. The IPCS receives these sets of data and uses them in its program module. The Office Action identifies the IPCS as an RFQ enrollment system and the service providers as RFQ providers.

The service providers, however, are not RFQ providers. While *Rigole* may teach that a consumer sends an RFQ to the IPCS, nowhere does *Rigole* discuss a service provider sending its own RFQ. Because the service providers do not provide RFQs, they are not properly understood as being RFQ providers. Moreover, claim 30 additionally recites that RFQ providers request quotes from a plurality of suppliers. *Rigole* says nothing about its service providers requesting quotes from suppliers. Therefore, Applicants submit that the service providers of *Rigole* do not teach the claimed plurality of RFQ providers.

Nothing else taught in *Rigole* teaches RFQ providers that request quotes from a plurality of suppliers and send quotes to a plurality of users. *Rigole* does not even contemplate a system of enrolling customers with RFQ providers. The IPCS described by *Rigole* facilitates

interactions between customers and service providers. It does not, however, facilitate any interaction between customers and RFQ providers. Therefore, Applicants respectfully submit that nothing in *Rigole* teaches or suggests the steps involving the RFQ providers recited in claim 30.

The secondary citations to *Schmid* and *Erickson* fail to compensate for the deficiencies in *Rigole*. Pointing to paragraphs [0021]-[0023] of *Schmid*, the Office Action states that it teaches enrolling a user with RFQ providers. However, this passage simply describes registering lenders with a global capital specialist (GCS), to which a borrower also has registered and submitted a request for a loan, in order to facilitate lending between the borrower and a lender. While the lenders may send loan terms to the borrowers, the lenders do not request quotes from a plurality of suppliers. Turning to *Erickson*, it fails to even contemplate an RFQ enrollment system. Therefore, Applicants submit that claim 30 is patentable over all of the cited art, whether that art is taken alone or in combination.

Independent claims 38 and 46 have been amended to recite features similar to those discussed above in connection with claim 30. Thus, the reasoning set forth there also is applicable to these claims. Accordingly, Applicants further submit that claims 38 and 46 are patentable over the cited art.

The other rejected claims in this application depend from one or another of the independent claims and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention, Applicants respectfully request individual reconsideration of the patentability of each claim on its own merits.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application..

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

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